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on July 15, 2008.

PATENT
Attorney Docket No.: 020375-047700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Amber Gravett, et al.

Application No.: 10/714,441

Filed: November 14, 2003

For: OPEN LOOP STORED VALUE
ACCOUNT CONFIGURATION

Customer No.: 20350

Confirmation No.: 9387

Examiner: Benjamin S. Fields

Art Unit: 3692

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed April 15, 2008, please enter the following
amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this
paper.

Remarks/Arguments begin on page 8 of this paper.